

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

George Robert Hood

Examiner:

Andrew J. Rudy

Serial No.:

09/608,682

Group Art Unit:

3627

Filed:

June 29, 2000 Docket:

9011

Title:

RISK PROVISION IMPLEMENTATION FOR FINANCIAL PROCESSING IN A

RELATIONAL DATABASE MANAGEMENT SYSTEM

CERTIFICATE OF MAILING OR TRANSMISSION UNDER 37 CFR 1.8

I hereby certify that this correspondence is being deposited with the United States Postal Service as first class mail in an envelope addressed to: Commissioner for Patents, P.O. Box 1450, Alexandria, VA 22313-1458 on October 8, 2003.

Name: George H. Gates

Commissioner for Patents P.O. Box 1450 Alexandria, VA 22313-1450

Dear Sir:

We are transmitting herewith the attached:

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Transmittal sheet, in duplicate, containing a Certificate of Mailing under 37 CFR 1.8.

Supplemental Information Disclosure Statement and Form PTO-1449.

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Please charge all fees to Deposit Account No. 50-1673 of NCR Corporation (the assignee of the present application). A duplicate of this paper is enclosed.

GATES & COOPER LLP

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GHG/mri

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